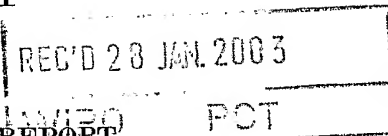


PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)



| | | |
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| Applicant's or agent's file reference PA129380/PCT | FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416) | |
| International application No. PCT/IB01/01406 | International filing date (day/month/year) 07 AUGUST 2001 | Priority date (day/month/year) 07 AUGUST 2000 |
| International Patent Classification (IPC) or national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/36, 35, 4 | | |
| Applicant DISCOVERY LIFE (PTY) LTD | | |

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.
2. This REPORT consists of a total of 2 sheets.
- ☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority. (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of — sheets.

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☐ Priority
- III ☐ Non-establishment of report with regard to novelty, inventive step or industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

| | |
|--|---|
| Date of submission of the demand 06 MARCH 2002 | Date of completion of this report 13 JULY 2002 |
| Name and mailing address of the IPEA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 | Authorized officer HANI KAZIMI |
| Facsimile No. (703) 305-3230 | Telephone No. (703)-305-1061 |

I. Basis of the report1. With regard to the **elements** of the international application:*

- ☒ the international application as originally filed
- ☒ the description:
pages 1-15 , as originally filed
pages NONE , filed with the demand
pages NONE , filed with the letter of _____
- ☒ the claims:
pages 16-19 , as originally filed
pages NONE , as amended (together with any statement) under Article 19
pages NONE , filed with the demand
pages NONE , filed with the letter of _____
- ☒ the drawings:
pages NONE , as originally filed
pages NONE , filed with the demand
pages NONE , filed with the letter of _____
- ☒ the sequence listing part of the description:
pages NONE , as originally filed
pages NONE , filed with the demand
pages NONE , filed with the letter of _____

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☒ The amendments have resulted in the cancellation of:

- ☒ the description, pages NONE
- ☒ the claims, Nos. NONE
- ☒ the drawings, sheets/fig NONE

5. ☐ This report has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

**Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/IB01/01406

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**1. statement**

| | | | |
|-------------------------------|--------|-------------|------------|
| Novelty (N) | Claims | <u>1-14</u> | YES |
| | Claims | <u>NONE</u> | NO |
| Inventive Step (IS) | Claims | <u>1-14</u> | YES |
| | Claims | <u>NONE</u> | NO |
| Industrial Applicability (IA) | Claims | <u>1-14</u> | YES |
| | Claims | <u>NONE</u> | NO |

2. citations and explanations (Rule 70.7)

Claims 1-14 meet the criteria set out in PCT Article 33(2)-(4), because the prior art does not teach or fairly suggest a method of managing an investment of a policyholder which corresponds to a sum assured comprising the steps of selecting at least one predefined index and linking the basic sum assured to the selected index to define a total sum assured, so that the value of the total sum assured increases or decreases with changes in the value of the selected index, and combining the basic index with an additional premium in accordance with the cost of linking the basic sum assured to the selected index in a periodic campsite premium. DiCresce fails to teach the above features and the steps of associating a selected insured amount less than the total sum assured with selected pre-defined future events, and permitting the policyholder to draw from the fund an amount corresponding to the respective insured amount on occurrence of any of the pre-defined future events.

----- NEW CITATIONS -----

NONE